

# MEDIA SCRIPTS

## REARVIEW MIRROR VERSUS FRONT WINDSHIELD TAX PLANNING

### 30 Second Script:

Every year, taxes are handled the same way.

You earn income. The year ends. You file a return.

That trains us to look at taxes through the rearview mirror.

Retirement taxes do not always work that way.

Qualified retirement accounts are generally taxed based on future income decisions and future tax rates. Once those decisions are made, flexibility may be limited.

That is why tax planning often works best when done proactively, before decisions are locked in.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.

# MEDIA SCRIPTS

## REARVIEW MIRROR VERSUS FRONT WINDSHIELD TAX PLANNING

### 60 Second Script:

For income taxes, looking backward makes sense.

You earn income. The year ends. You file a return.

That process trains us to think about taxes after the fact.

When it comes to qualified retirement assets, that way of thinking can create challenges.

IRAs and 401(k)s are generally taxed based on future income decisions and future tax rates, not past ones. Once certain income choices are made, some tax outcomes may be difficult to change.

Rather than reacting after the fact, retirement tax planning often benefits from being evaluated through the front windshield instead of the rearview mirror.

We offer tools designed to help illustrate how future taxes could impact retirement income before decisions become difficult to adjust.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.



# MEDIA SCRIPTS

## FILING TAXES IS NOT TAX PLANNING

### 30 Second Script:

Filing a tax return shows what already happened.

Tax planning focuses on what may happen next.

Qualified retirement assets are generally taxed based on future tax rates, not past ones. Yet many people have never seen how future taxes could affect their retirement income.

That gap can lead to uncertainty and rushed decisions.

Our planning process includes tools designed to help evaluate potential future tax exposure before those decisions are made.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.



# MEDIA SCRIPTS

## FILING TAXES IS NOT TAX PLANNING

### **60 Second Script:**

Every April, people file tax returns.

That process tells you what already happened.

Tax planning is different. It focuses on what may happen next.

Qualified retirement assets are generally taxed based on future income decisions and future tax rates.

If no one is modeling how those taxes could affect retirement income, decisions are often made without full visibility.

Over time, that lack of planning can reduce flexibility.

We offer tools designed to help illustrate potential future tax exposure so planning can happen proactively rather than reactively.

Visit our website to explore your options.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.

# MEDIA SCRIPTS

## OBBBA, TAX WINDOWS, AND LEGISLATIVE RISK

### 30 Second Script:

Recent legislation, the OBBBA, provided additional clarity around tax rates in the near term.

That clarity matters.

What it did not remove is legislative risk. Tax policy has changed in the past and may change again based on economic and political factors.

While no one can predict future tax law, planning can evaluate how different tax environments could affect retirement income.

We offer tools designed to help assess potential tax exposure while flexibility still exists.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.



# MEDIA SCRIPTS

## OBBBA, TAX WINDOWS, AND LEGISLATIVE RISK

### 60 Second Script:

The recent OBBBA legislation helped provide additional clarity around tax rates in the near term.

That matters for retirement planning.

What it did not eliminate is uncertainty. Federal debt levels are historically elevated, and tax policy has changed over time in response to fiscal and political pressures.

Future tax rates are unknown.

Tax planning is not about predicting legislation. It is about evaluating how different tax environments could impact retirement income and flexibility.

We offer tools designed to help model potential tax outcomes so planning decisions can be made with greater visibility.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.



# MEDIA SCRIPTS

## WHEN TAX DECISIONS BECOME HARDER TO CHANGE

### 30 Second Script:

Some retirement decisions are flexible.

Others become more difficult to change over time.

Tax decisions related to qualified retirement assets often fall into the second category.

Distributions, income sequencing, and account structure choices can influence how assets are taxed.

That is why tax planning is most effective before income decisions begin.

We offer tools designed to help evaluate potential tax outcomes before flexibility is reduced.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.

# MEDIA SCRIPTS

## WHEN TAX DECISIONS BECOME HARDER TO CHANGE

### **60 Second Script:**

Not all retirement decisions carry the same level of flexibility.

Spending can often be adjusted. Investment allocations can change.

Tax decisions tied to qualified retirement assets may be harder to reverse once implemented.

Income sequencing, required distributions, and tax rate changes can all influence long term outcomes.

While no one can predict the future, planning can evaluate how different tax scenarios could affect retirement income and flexibility.

Our tools are designed to help support those conversations before decisions become difficult to change.

**Tax Calculator CTA:** Visit our website/scan QR code to use our **Tax Calculator** and see what the potential tax liability on your qualified retirement assets could look like based on current assumptions.

**Roth Readiness Quiz CTA:** Visit our website/scan QR code to take our **Roth Readiness Quiz** and assess whether you may be positioned for a more tax-efficient retirement.

**Tax Guide CTA:** Visit our website/scan QR code to download our **Tax Planning Guide** for educational insight on how taxation can affect retirement income and assets.